



STATE OF WEST VIRGINIA  
OFFICE OF THE ATTORNEY GENERAL  
DARRELL V. MCGRAW, JR.  
CONSUMER PROTECTION DIVISION  
1-800-368-8808 or 304-558-8986

# Press Release

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## ***For Immediate Release***

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304-558-2021

### **Attorney General Announces Credit Car Caravan And Assists Consumers In Obtaining Their Credit Reports**

West Virginia Attorney General Darrell McGraw announced today plans for the Office of the Attorney General's Caravan will travel around the state with a 'Credit Car.' The purpose of the 'Credit Car' is to assist consumers in obtaining free copies of their credit reports and to educate the public about correcting inaccuracies. The 'Credit Car' will embark on a kick-off tour beginning Wednesday, January 17, in Weirton.

The 'Credit Car' is essentially a mobile office with the capability of instantly providing consumers with their credit reports at no cost. Attorney General staff will have information to help consumers better understand their credit reports. More importantly, if the credit report contains errors, the Credit Car staff will assist consumers in correcting those errors.

"More than 50% of all credit reports contain at least one error. Just one error on a credit report can cause an individual to be denied an application for a loan or credit," McGraw said. "That is why we are working to assist people with getting copies of their credit report and helping them to understand what it means. As well, consumers need to know what to do in the event they believe their credit report contains an error. This is one of the most valuable services we can offer consumers. Last year, our office received over 2,000 complaints regarding credit matters."

Under the federal Fair Credit Reporting Act (FCRA) individuals have the right to obtain free copies of their credit report from the three major credit reporting agencies (CRAs) - Trans Union, Experian, and Equifax - each year. However, these agencies are not required to provide an individual's credit score. Given the confusion over various groups offering "free" credit reports, often with hidden charges and requirements, the Office of the Attorney General is working to help consumers wade through the misinformation.

"Most people don't realize there is only one website that is authorized to provide free credit reports with no strings attached. The address of that website is [www.annualcreditreport.com](http://www.annualcreditreport.com)," McGraw continued, "From there, you can get copies of your credit report from all three of the major credit reporting agencies. You can also request them via telephone or mail. Information on how to go about receiving your credit report using those methods is available on our website under Helpful Consumer Links."

The Office of the Attorney General's 'Credit Car' is set to make six stops over the next two weeks. The following is a list of locations where the 'Credit Car' will be making stops on its inaugural journey.

**\* Wednesday, January 17, 9:00 am- 4:30 pm: Weirton Division of Motor Vehicles in Weirton**

**\* Thursday, January 18, 9:00 am- 4:30 pm: Morgantown Division of Motor Vehicles in Morgantown**

**\* Friday, January 19, 9:00 am- 4:30 pm: Parkersburg Division of Motor Vehicles in Parkersburg**

**\* Tuesday, January 23, 9:00 am- 4:30 pm: Beckley Division of Motor Vehicles in Beckley**

**\* Tuesday, January 23, 9:00 am- 4:30 pm: Princeton Division of Motor Vehicles in Princeton**

**\* Wednesday, January 24, 9:00 am-5:30 pm: Charleston Town Center in Charleston**

Those needing assistance in correcting errors on their credit reports, and are not able to visit a 'Credit Car' stop, are encouraged to call the Attorney General's Consumer Hotline at 1-800-368-8808. Mediators are available during normal business hours to answer questions and assist consumers with remedying problems with their credit report.

"You owe it to yourself to check your credit report every year. Even better, check one of your three credit reports every four months to monitor your credit on a regular basis," McGraw said. "Many people don't realize they have been the victim of identity fraud or a reporting error until it is too late. Be proactive. It can mean the difference between getting a good interest rate on a home or car loan and being denied a loan altogether. It can even cost you the job you're trying to get."

Plans to bring the service to more communities across the state are in the works. As well, any communities or groups interested in having the 'Credit Car' in their area or at an event are invited to contact Amy Saunders, Consumer Coordinator for the Office of the Attorney General, at (304) 558-2021.

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